

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPLICANTS: DeFrancesco et al.  
SERIAL NO.: 10/650,596 ART UNIT: 3692  
FILING DATE: August 28, 2003 EXAMINER: Dass, Harish T.  
TITLE: COMPUTER IMPLEMENTED AUTOMATED CREDIT  
APPLICATION ANALYSIS AND DECISION ROUTING SYSTEM

Mail Stop Petition  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**PETITION TO ACCEPT AN  
UNINTENTIONALLY DELAYED PRIORITY CLAIM UNDER 35 U.S.C. 120**

Applicant respectfully petitions that the Commissioner accept the following unintentionally delayed priority claim under 35 U.S.C. § 120, pursuant to 37 C.F.R. 1.78(a)(3).

The application as filed recites a priority claim to U.S. Application No. 10/441,534, filed on May 20, 2003, and to U.S. Application No. 08/922,462, filed on September 3, 1997. Each of these applications, in turn, claims priority back to U.S. Patent Application No. 08/526,776, filed on September 12, 1995 (now issued as U.S. Patent No. 5,878,403).

The supplemental amendment accompanying this petition amends the cross-reference to related application in this application to recite that:

This application is a divisional application of U.S. Patent Application No. 10/441,534, filed on May 20, 2003, and a continuation in-part of U.S. Patent Application No. 08/922,462, filed on September 3, 1997 (now issued as U.S. Patent No. 7,181,427). U.S. Patent Application No. 10/441,534 is a divisional application of U.S. Patent Application No. 09/107,321, filed on June 30, 1998 (now issued as U.S. Patent No. 6,587,841), which is a divisional application of U.S. Patent Application No. 08/526,776, filed on September 12, 1995 (now issued as U.S. Patent No. 5,878,403). U.S. Patent Application No. 08/922,462 is a continuation-in-part of U.S. Patent Application No. 08/526,776, filed on September 12, 1995 (now issued as U.S. Patent No. 5,878,403).

As this revised claim makes clear, this case ultimately claims the benefit of U.S. Patent Application No. 08/526,776, filed on September 12, 1995 (now issued as U.S. Patent No. 5,878,403). Applicants now petition the Office to explicitly claim priority to this application.

Having conferred with other attorneys previously involved in the prosecution of this case, we respectfully submit on information and belief that the entire delay between the priority claim deadline under 37 C.F.R. 1.78(a)(3)(iii) and the instant date, was unintentional.

As required under 37 C.F.R. 1.78(a)(3), an Amendment and a Supplemental Application Data Sheet containing the reference required by 35 U.S.C. § 120 and 37 C.F.R. 1.78(a)(2) is being filed with this Petition.

Therefore, as required under 37 C.F.R. 1.78(a)(3), submitted herewith are:

1. Authorization to charge the amount of \$1,410.00 to Deposit Account 07-1700, Reference DLT-001DIV3, to cover the fee required by 37 C.F.R. § 1.17(t); and
2. The foregoing statement that on information and belief the entire delay between the date the claim was due under paragraph 37 C.F.R. (a)(3)(iii) and the date the claim was filed was unintentional.

The Commissioner is hereby authorized to charge any additional fees or credit any overpayments to Deposit Account 07-1700, Reference DLT-001DIV3.

If the Examiner believes that a telephone conversation with the Applicant's attorney would expedite the granting of this petition, the Examiner is cordially invited to call the undersigned attorney at (617) 570-1408.

Respectfully submitted,

Date: January 23, 2009  
Reg. No. 50,389

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